

**Information to identify the case:**

Debtor 1 **Michael F. DiMatties**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of New Jersey**  
Case number: **16-31807-JNP**

Social Security number or ITIN **xxx-xx-4391**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael F. DiMatties

2/24/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Michael F. DiMattiis  
Debtor

Case No. 16-31807-JNP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db	+Michael F. DiMattiis, 212 West Maple Ave, Clementon, NJ 08021-3209
cr	+ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516504228	CAMDEN COUNTY SPECIAL CIVI, 101 S 5th St, Camden, NJ 08103-4001
516504231	Comenitycapital/boscov, PO Box 182120, Columbus, OH 43218-2120
516504232	Comenitycapital/boscov, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
516504235	EMRG PHY ASSOC OF S. JERSEY, PC, PO Box 740021, Cincinnati, OH 45274-0021
516504236	HCFS Healthcare Financial Services, LLC, 3585 Ridge Park Dr, Akron, OH 44333-8203
516504237	Lower County Property Management, 439 Church Rd, Sicklerville, NJ 08081-1783
516504238	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
516504239	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516504251	Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516504226	+EDI: GMACFS.COM Feb 24 2017 23:08:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
516504227	EDI: GMACFS.COM Feb 24 2017 23:08:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516504230	EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516504229	EDI: CAPITALONE.COM Feb 24 2017 23:13:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516504233	EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
516504234	EDI: RCSFNBMARIN.COM Feb 24 2017 23:13:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
516504240	EDI: RMSC.COM Feb 24 2017 23:13:00 Syncb/HH Gregg, PO Box 965064, Orlando, FL 32896-5064
516504243	EDI: RMSC.COM Feb 24 2017 23:13:00 Syncb/Walmart, PO Box 965024, El Paso, TX 79998
516504241	EDI: RMSC.COM Feb 24 2017 23:13:00 Syncb/hh Gregg, PO Box 965036, Orlando, FL 32896-5036
516504242	+EDI: RMSC.COM Feb 24 2017 23:13:00 Syncb/lowe's, PO Box 956005, Orlando, FL 32896-0001
516504244	EDI: RMSC.COM Feb 24 2017 23:13:00 Syncb/yamaha, 900 Concourse Dr, Rapid City, SD 57703-4762
516504245	EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Lowe's, PO Box 965064, Orlando, FL 32896-5064
516504246	EDI: RMSC.COM Feb 24 2017 23:13:00 Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064
516504247	EDI: WTRRNBNK.COM Feb 24 2017 23:13:00 Target, C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
516504248	EDI: WTRRNBNK.COM Feb 24 2017 23:13:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
516504250	EDI: VERIZONEAST.COM Feb 24 2017 23:13:00 Verizon, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225
516504249	EDI: VERIZONEAST.COM Feb 24 2017 23:13:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
516504252	EDI: RMSC.COM Feb 24 2017 23:13:00 Yamaha/gemb, GEMB/Attn: Bankruptcy Department, PO Box 103106, Roswell, GA 30076-9106

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 31

Date Rcvd: Feb 24, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Keith R. Trimble on behalf of Debtor Michael F. DiMatties keith.trimble@trimbleandarmano.com,  
G23844@notify.cincompass.com

TOTAL: 3